

Certificate of Notice Page 1 of 2
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Toni Herfel
 Debtor

Case No. 15-12296-elf
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: Antoinett
 Form ID: pdf900

Page 1 of 1
 Total Noticed: 1

Date Rcvd: Apr 25, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 27, 2018.

db +Toni Herfel, 1869 Ironbridge Road, Columbia, PA 17512-9620

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 27, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 25, 2018 at the address(es) listed below:

JEROME B. BLANK on behalf of Creditor Ditech Financial LLC F/K/A Green Tree Servicing LLC paeb@fedphe.com
 JOSEPH ANGEO DESSOYE on behalf of Creditor Ditech Financial LLC F/K/A Green Tree Servicing LLC paeb@fedphe.com
 KEVIN G. MCDONALD on behalf of Creditor Ditech Financial LLC bkgroup@kmllawgroup.com
 MARIO J. HANYON on behalf of Creditor Ditech Financial LLC F/K/A Green Tree Servicing LLC paeb@fedphe.com
 THOMAS W. FLECKENSTEIN on behalf of Debtor Toni Herfel tom@fleckensteinpalaw.com
 United States Trustee USTPRegion03.PH. ECF@usdoj.gov
 WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 7

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA**

IN RE: : **Chapter 13**
TONI HERFEL, :
Debtor : **Bky. No. 15-12296 ELF**

O R D E R

AND NOW, upon consideration of the Motion to Approve Mortgage Modification (“the Motion”) (Doc. # 38) filed by **Ditech Financial LLC** (“the Lender”), and after notice and hearing, and there being no objection thereto, it is hereby **ORDERED** that:

1. The Motion is **GRANTED**.
2. The Debtor is **AUTHORIZED** to enter into the loan modification transaction as set forth in the Motion and to the extent that relief from the automatic stay is necessary for the parties to enter into the transaction, such relief is **GRANTED** to the Lender.
3. Except as provided in Paragraph 4 below, if applicable, the confirmed plan remains **IN FULL FORCE AND EFFECT** and **THE TRUSTEE MAY DISTRIBUTE THE PLAN PAYMENTS** as provided in the plan.
4. If: (a) the confirmed chapter 13 plan provides for the cure of prepetition arrears under 11 U.S.C. §1322(b)(5) and (b) the loan modification provides for reinstatement of the loan account and the elimination of the pre-petition arrears, **THE TRUSTEE SHALL MAKE NO FURTHER DISTRIBUTION TO THE LENDER** on account of the Lender’s claim for pre-petition arrears under the confirmed chapter 13 plan and shall distribute the plan payments in accordance with the other provisions of the confirmed plan.

Date: April 24, 2018



ERIC L. FRANK
U.S. BANKRUPTCY JUDGE